

Fill in this information to identify the case:

Debtor 1 Deborah S. Hines

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Ohio
(State)

Case number 19-10153-aih

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 BKM-TT

Court claim no. (if known): 4-1

Last 4 digits of any number you use to identify the debtor's account: 2 7 1 9

Property address: 219 East 206th Street
Number Street

Euclid OH 44123
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ 1,039.34

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 0.00

c. **Total.** Add lines a and b. (c) \$ 1,039.34

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 06 / 01 / 2022
MM / DD / YYYY

Debtor 1 Deborah S. Hines
First Name Middle Name Last Name

Case number (if known) 19-10153-aih

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Molly Slutsky Simons
Signature

Date 7 / 6 / 2022

Print Molly Slutsky Simons
First Name Middle Name Last Name

Title Attorney for Creditor

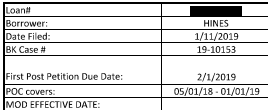
Company Sottile and Barile, Attorneys at Law

If different from the notice address listed on the proof of claim to which this response applies:

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone (513) 444-4100

Email bankruptcy@sottileandbarile.com



Date	Amount Rec'd	Payment Type	Post Period Due Date	Contractual Due Date	Amount Due	Over/Shortage	Suspense Credit	Suspense Debit	Susp. Balance	POC DATE PAID	POC Arrears Credit	POC Debit	POC Suspense Balance	POC Paid to Date	Escrow Deposit	Comment
Beginning Suspense Balance						\$0.00			\$0.00				\$0.00	\$0.00		
4/18/2019	\$506.77	Post	2/1/19	5/1/18	\$506.77	\$0.00			\$0.00				\$0.00	\$0.00		
4/18/2019	\$506.77	Post	3/1/19	6/1/18	\$506.77	\$0.00			\$0.00				\$0.00	\$0.00		
4/18/2019	\$506.77	Post	4/1/19	7/1/18	\$506.77	\$0.00			\$0.00				\$0.00	\$0.00		
6/17/2019	\$506.77	Post	5/1/19	8/1/18	\$506.77	\$0.00			\$0.00				\$0.00	\$0.00		
6/17/2019	\$506.77	Post	6/1/19	9/1/18	\$506.77	\$0.00			\$0.00				\$0.00	\$0.00		
7/17/2019	\$506.77	Post	7/1/19	10/1/18	\$506.77	\$0.00			\$0.00				\$0.00	\$0.00		
8/16/2019	\$506.77	Post	8/1/19	11/1/18	\$506.77	\$0.00			\$0.00				\$0.00	\$0.00		
9/10/2019	\$506.77	Post	9/1/19	12/1/18	\$506.77	\$0.00			\$0.00				\$0.00	\$0.00		
10/18/2019	\$506.77	Post	10/1/19	1/1/19	\$506.77	\$0.00			\$0.00				\$0.00	\$0.00		
11/20/2019	\$506.77	Post	11/1/19	2/1/19	\$506.77	\$0.00			\$0.00				\$0.00	\$0.00		
12/18/2019	\$506.77	Post	12/1/19	3/1/19	\$506.77	\$0.00			\$0.00				\$0.00	\$0.00		
2/24/2020	\$506.77	Post	1/1/20	4/1/19	\$506.77	\$0.00			\$0.00				\$0.00	\$0.00		
2/24/2020	\$506.77	Post	2/1/20	5/1/19	\$506.77	\$0.00			\$0.00				\$0.00	\$0.00		
3/20/2020	\$506.77	Post	3/1/20	6/1/19	\$506.77	\$0.00			\$0.00				\$0.00	\$0.00		
4/15/2020	\$506.77	Post	4/1/20	7/1/19	\$506.77	\$0.00			\$0.00				\$0.00	\$0.00		
5/20/2020	\$506.77	Post	5/1/20	8/1/19	\$506.77	\$0.00			\$0.00				\$0.00	\$0.00		
8/18/2020	\$506.77	Post	6/1/20	9/1/19	\$506.77	\$0.00			\$0.00				\$0.00	\$0.00		
8/18/2020	\$500.10	Post				\$500.10	\$500.10		\$500.10				\$0.00	\$0.00		
8/18/2020	\$506.77	Post	7/1/20	10/1/19	\$500.10	\$6.67	\$500.10	\$6.67	\$506.77				\$0.00	\$0.00		
9/15/2020	\$500.10	Post	8/1/20	11/1/19	\$500.10	\$0.00			\$506.77				\$0.00	\$0.00		
9/15/2020	\$190.00	Pre				\$190.00			\$506.77		\$190.00		\$190.00	\$190.00		
9/16/2020		Post	9/1/20	12/1/19	\$500.10	-\$500.10		\$500.10	\$6.67				\$190.00	\$190.00		
11/19/2020	\$500.10	Post	10/1/20	1/1/20	\$500.10	\$0.00			\$6.67				\$190.00	\$190.00		
12/18/2020	\$500.10	Post	11/1/20	2/1/20	\$500.10	\$0.00			\$6.67				\$190.00	\$190.00		
12/1/2021	\$500.10	Post	12/1/20	3/1/20	\$500.10	\$0.00			\$6.67				\$190.00	\$190.00		
1/21/2021	\$500.10	Post	1/1/21	4/1/20	\$500.10	\$0.00			\$6.67				\$190.00	\$190.00		
1/21/2021	\$40.00	Pre				\$40.00			\$6.67		\$40.00		\$230.00	\$230.00		
2/18/2021	\$500.10	Post	2/1/21	5/1/20	\$500.10	\$0.00			\$6.67				\$230.00	\$230.00		
2/18/2021	\$10.00	Pre				\$10.00			\$6.67		\$10.00		\$240.00	\$240.00		
5/18/2021	\$1,500.30	post	3/1/21	6/1/20	\$500.10	\$1,000.20	\$1,000.20		\$1,006.87				\$240.00	\$240.00		
5/18/2021	\$30.00	pre	tr pmt			\$30.00			\$1,006.87		\$30.00		\$270.00	\$270.00		
5/19/2021		post	4/1/21	7/1/20	\$500.10	-\$500.10		\$500.10	\$506.77				\$270.00	\$270.00		
5/19/2021		post	5/1/21	8/1/20	\$500.10	-\$500.10		\$500.10	\$6.67				\$270.00	\$270.00		
6/21/2021	\$10.00	pre	tr pmt			\$10.00			\$6.67		\$10.00		\$280.00	\$280.00		
6/21/2021	\$500.10	post	6/1/21	9/1/20	\$500.10	\$0.00			\$6.67				\$280.00	\$280.00		
6/21/2021		pre	pre applied	10/1/20		\$0.00			\$6.67	5/1/2018		\$176.25	\$103.75	\$280.00		
7/14/2021	\$3,471.87	pre	tr pmt			\$3,471.87			\$6.67				\$3,751.62	\$3,751.62		
7/14/2021	\$500.10	post	7/1/21	11/1/20	\$500.10	\$0.00			\$6.67				\$3,751.62	\$3,751.62		
7/15/2021		pre	pre applied	12/1/20		\$0.00			\$6.67	6/1/2018		\$176.25	\$3,999.37	\$3,751.87		
7/15/2021		pre	pre applied	1/1/21		\$0.00			\$6.67	7/1/2018		\$176.25	\$3,223.12	\$3,751.87		
7/15/2021		pre	pre applied	2/1/21		\$0.00			\$6.67	8/1/2018		\$176.25	\$3,046.87	\$3,751.87		
7/15/2021		pre	pre applied	3/1/21		\$0.00			\$6.67	9/1/2018		\$176.25	\$2,870.62	\$3,751.87		
7/15/2021		pre	pre applied	4/1/21		\$0.00			\$6.67	10/1/2018		\$176.25	\$2,694.37	\$3,751.87		
7/15/2021		pre	pre applied	5/1/21		\$0.00			\$6.67	11/1/2018		\$176.25	\$2,518.12	\$3,751.87		
7/15/2021		pre	pre applied	6/1/21		\$0.00			\$6.67	12/1/2018		\$176.25	\$2,341.87	\$3,751.87		
8/17/2021	\$205.82	pre	tr pmt			\$205.82			\$6.67		\$205.82		\$2,547.69	\$3,957.69		
8/17/2021	\$500.10	post	8/1/21	7/1/21	\$500.10	\$0.00			\$6.67				\$2,547.69	\$3,957.69		
8/17/2021		pre	pre applied	8/1/21		\$0.00			\$6.67	1/1/2019		\$176.25	\$2,371.44	\$3,957.69		
9/1/2021	\$500.10	post	9/1/21	9/1/21	\$500.10	\$0.00			\$6.67				\$2,371.44	\$3,957.69		
9/15/2021	\$205.82	pre	tr pmt			\$205.82			\$6.67		\$205.82		\$2,577.26	\$4,163.51		
10/19/2021	\$205.82	pre	tr pmt			\$205.82			\$6.67		\$205.82		\$2,783.08	\$4,369.33		
10/19/2021	\$500.10	post	10/1/21	10/1/21	\$500.10	\$0.00			\$6.67				\$2,783.08	\$4,369.33		
11/16/2021	\$228.47	pre	tr pmt			\$228.47			\$6.67		\$228.47		\$3,011.55	\$4,597.80		
11/16/2021	\$500.10	post	11/1/21	11/1/21	\$500.10	\$0.00			\$6.67				\$3,011.55	\$4,597.80		
12/15/2021	\$228.47	pre	tr pmt			\$228.47			\$6.67		\$228.47		\$3,240.02	\$4,826.27		
12/15/2021	\$500.10	post	12/1/21	12/1/21	\$500.10	\$0.00			\$6.67				\$3,240.02	\$4,826.27		
3/3/2022	\$500.10	post	1/1/22	1/1/22	\$500.10	\$0.00			\$6.67				\$3,240.02	\$4,826.27		
3/3/2022	\$228.47	pre	tr pmt			\$228.47			\$6.67		\$228.47		\$3,468.49	\$5,054.74		
3/21/2022	\$456.94	pre	tr pmt			\$456.94			\$6.67		\$456.94		\$3,925.43	\$5,511.68		
3/21/2022	\$1,000.20	post	2/1/22	2/1/22	\$500.10	\$500.10	\$500.10	\$500.10	\$506.77				\$3,925.43	\$5,511.68		
3/21/2022		post	3/1/22	3/1/22	\$500.10	-\$500.10		\$500.10	\$6.67				\$3,925.43	\$5,511.68		
4/22/2022	\$500.10	post	4/1/22	4/1/22	\$500.10	\$0.00			\$6.67				\$3,925.43	\$5,511.68		
4/22/2022	\$228.47	pre	tr pmt			\$228.47			\$6.67		\$228.47		\$4,153.90	\$5,740.15		
5/20/2022	\$500.10	post				\$500.10	\$500.10		\$506.77				\$4,153.90	\$5,740.15		
5/20/2022	\$228.47	pre	tr pmt			\$228.47			\$506.77		\$228.47		\$4,382.37	\$5,968.62		
6/15/2022	\$519.67	post	5/1/22	5/1/22	\$519.67	\$0.00			\$506.77				\$4,382.37	\$5,968.62		
6/15/2022	\$14.96	pre	tr pmt			\$14.96			\$506.77		\$14.96		\$4,397.33	\$5,983.58		
						\$0.00			\$506.77				\$4,397.33	\$5,983.58		
						\$0.00			\$506.77				\$4,397.33	\$5,983.58		
						\$0.00			\$506.77				\$4,397.33	\$5,983.58		
						\$0.00			\$506.77				\$4,397.33	\$5,983.58		
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						\$0.00			\$506.77				\$4,397.33	\$5,983.58		
						\$0.00			\$506.77				\$4,397.33	\$5,983.58		
						\$0.00			\$506.77				\$4,397.33	\$5,983.58		
						\$0.00			\$506.77				\$4,397.33	\$5,983.58		
						\$0.00			\$506.77				\$4,397.33	\$5,983.58		
						\$0.00			\$506.77				\$4,397.33	\$5,983.58		
						\$0.00			\$506.77				\$4,397.33	\$5,983.58		
						\$0.00			\$506.77				\$4,397.33	\$5,983.58		
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						\$0.00			\$506.77				\$4,397.33	\$5,983.58		
						\$0.00			\$506.77				\$4,397.33	\$5,983.58		
						\$0.00			\$506.77				\$4,397.33	\$5,983.58		
						\$0.00			\$506.77				\$4,397.33	\$5,983.58		
						\$0.00			\$506.77				\$4,397.33	\$5,983.58		
						\$0.00			\$506.77				\$4,397.33	\$5,983.58		
						\$0.00			\$506.77				\$4,397.33	\$5,983.58		
						\$0.00			\$506.77				\$4,397.33	\$5,983.58		
						\$0.00			\$506.77				\$4,397.33	\$5,983.58		
						\$0.00			\$506.77				\$4,397.33	\$5,983.58		
						\$0.00			\$506.77				\$4,397.33	\$5,983.58		
						\$0.00			\$506.77				\$4,397.33	\$5,983.58		
						\$0.00			\$506.77				\$4,397.33	\$5,983.58		
						\$0.00			\$506.77				\$4,397.33	\$5,983.58		

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
CLEVELAND DIVISION**

In Re:	Case No. 19-10153-aih
Deborah S. Hines	Chapter 13
Debtor.	Judge Arthur I. Harris

CERTIFICATE OF SERVICE

I certify that on July 6, 2022, a true and correct copy of this Response to Notice of Final Cure Payment was served:

Via the Court's ECF System on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

Melissa L. Resar, Debtor's Counsel
mresar@ohiolegalclinic.com

Alexander V. Sarady, Debtor's Counsel
asarady@ohiolegalclinic.com

Lauren A. Helbling, Chapter 13 Trustee
ch13trustee@ch13cleve.com

Office of the U.S. Trustee
(registeredaddress)@usdoj.gov

And by regular U.S. Mail, postage pre-paid on:

Deborah S. Hines, Debtor
219 E. 206th Street
Euclid, OH 44123

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (0083702)
Sottile & Barile, Attorneys at Law
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com
Attorney for Creditor